

Certificate Number: 02998-PAW-DE-035374701

Bankruptcy Case Number: 16-10148



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 16, 2021, at 7:14 o'clock PM EST, James W Girts completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: February 17, 2021 By: /s/Angela Zinnerman

Name: Angela Zinnerman

Title: Counselor